



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Testimony of the Connecticut Insurance Department

Before
The Select Committee on Aging

Tuesday, March 3rd, 2009

Raised Bill 6540--An Act Concerning Prescription Eye Drop Controls

The Connecticut Insurance Department would like to offer the following comments on Raised Bill 6540—An Act Concerning Prescription Eye Drop Controls.

The Insurance Department notes that this proposed bill defines “health insurance policy” to also include public benefit programs which have not historically been subject to Insurance Department oversight, such as Medicaid, HUSKY Plan, Charter Oak Plan, and ConnPACE. These programs are administered by the Department of Social Services, and are not subject to state insurance laws (Title 38a, Connecticut General Statutes). Rather these programs are regulated under Title 17b applicable to the Department of Social Services, and also these programs maybe subject to certain applicable federal laws, to the extent federal funds are received and used to fund these programs.

The Insurance Department regulates commercial insurance products sold in the open marketplace, rather than public or social programs offered through Department of Social Services, normally on a basis that includes state subsidy and sometimes federal subsidy.

The Department respectfully suggests that, if the Committee determines the bill should move forward, the bill be changed so that the definition of “health insurance policy” no longer includes the social programs. If the Committee determines that this mandatory benefit concerning prescription eye drop controls is appropriate for public programs, we strongly urge consultation with Department of Social Services, concerning existing public programs and laws, as well as any possible federal ramifications.